

**SERFF Tracking #:** IADC-130801768

**State Tracking #:**

**Company Tracking #:** MNL ADEN NON RENEW  
REPLACE - DC

**State:** District of Columbia

**TOI/Sub-TOI:** H21 Health - Other/H21.000 Health - Other

**Product Name:** MNL ADEN non renew replace

**Project Name/Number:** /

**Filing Company:** Madison National Life Insurance Company Inc

## Filing at a Glance

Company: Madison National Life Insurance Company Inc  
Product Name: MNL ADEN non renew replace  
State: District of Columbia  
TOI: H21 Health - Other  
Sub-TOI: H21.000 Health - Other  
Filing Type: Form  
Date Submitted: 11/09/2016  
SERFF Tr Num: IADC-130801768  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: MNL ADEN NON RENEW REPLACE - DC  
  
Implementation: 03/01/2017  
Date Requested:  
Author(s): Diane Marlowe, Wendy Plummer  
Reviewer(s): Andre Beard (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

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## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type: Non Employer Group - Individual  
Overall Rate Impact: Filing Status Changed: 11/10/2016  
State Status Changed:  
Deemer Date: Created By: Diane Marlowe  
Submitted By: Diane Marlowe Corresponding Filing Tracking Number:  
PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

### Filing Description:

This is an informational filing to advise that Madison National Life Insurance Company Inc. (MNL) will cease marketing dental policy form MNL ADEN-POL 0905 effective March 1, 2017 and replace with new marketing dental policy form number MNL IDEN POL 0414, approved by your office on 10/02/2014 under SERFF ID# IADC-129555199. As a result the company will be issuing a non-renewal and replacement notice to existing insureds.

Please note, this is NOT a market exit notification, merely a discontinuance of a policy form.

MNL has a total of 140 lives, including dependents in the District of Columbia. We enclose for the Department's information a copy of our notice to the Policyholder, Communicating for America, Inc. as well as a draft of the notice to active insureds.

The notice was sent to the Policyholder on November 2, 2016 explaining to the association of the non-renew and replace. A letter will be sent to the active insureds 90 days prior to their 2017 renewal date advising that the coverage provided under their association policy will not be renewed as of their 2017 renewal date.

As an additional item of information, attached is a draft of the letter notifying the active insured person of what their new premium will be under the new policy form and provides the option to decline.

## Company and Contact

### Filing Contact Information

Diane Marlowe, Compliance Specialist diane.marlowe@ihcgroup.com  
5450 E. High Street 602-906-6219 [Phone]  
Phoenix, AZ 85054

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### Filing Company Information

Madison National Life Insurance  
Company Inc  
1241 John Q Hammons Drive  
Madison, WI 53717  
(608) 830-2000 ext. [Phone]CoCode: 65781  
Group Code: 450  
Group Name:  
FEIN Number: 39-0990296State of Domicile: Wisconsin  
Company Type: Life and  
Health  
State ID Number:

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### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	Madison National Life Insurance Company Inc
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	MNL ADEN non renew replace		
Project Name/Number:	/		

## Supporting Document Schedules

Satisfied - Item:	Filing letter
Comments:	
Attachment(s):	Non renew replace letter to CA 110216.pdf Non renew replace to insureds 090816.pdf
Item Status:	
Status Date:	

Satisfied - Item:	authorization
Comments:	
Attachment(s):	MNL signed authorization letter 2016.pdf
Item Status:	
Status Date:	

November 2, 2016

Patty Strickland, President  
Communicating for America, Inc.  
112 E Lincoln Ave.  
Fergus Falls, MN 56537

RE: Madison National Life Insurance Company, Inc.  
Notice of Discontinuance - Association Dental  
Marketing Policy Form Number: MNL ADEN-POL 0905

Dear Ms. Strickland:

This is to notify you that the IHC Group (IHC) has filed new individual policies for dental products. Our current forms are old and the desire is to refresh our policy language to ensure we remain compliant in the midst of a rapidly changing regulatory environment.

IHC plans to “non-renew and replace” the current association dental certificates with individual dental policies. As of March 1, 2017 we will cease marketing new business on marketing policy form MNL ADEN-POL 0905 as we roll out new business onto the individual policy forms.

For those states that the individual dental policy has not been approved, we will continue to utilize the association policy form. For those states that are approved, the replacement will happen over time beginning March 1, 2017, at the insured’s annual renewal.

It has been a pleasure serving you as the Insurer for this product line, and if you have any questions, please do not hesitate to call.

Respectfully,

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.



[date]

[Insured name]

[address]

[address]

RE: MADISON NATIONAL LIFE INSURANCE COMPANY, INC.  
New Policy and New Premium Rates  
Your Case Number: [xxxxxxx]  
Your ID Number: [xxxxxxxxx]

**IMPORTANT: THIS NOTICE AFFECTS YOUR INSURANCE CONTRACT RIGHTS.  
PLEASE READ CAREFULLY.**

Dear Client:

We are pleased to have the privilege of serving your dental plan needs and look forward to continuing a long and mutually beneficial relationship.

This notice is to inform you about important changes to your current dental insurance coverage underwritten by Madison National Life Insurance Company, Inc. (MNL) and administered by Ebix Health Administration Exchange, Inc. (EHAE). To ensure your dental insurance coverage is compliant with new state requirements MNL has filed and received approval for new policy forms and rates from your State Department of Insurance. Your existing association dental policy will non-renew and will be replaced with a new individual policy and new premium rates upon renewal in 2017.

Effective [xxxx 1, 2017] the monthly premium will be as listed below:

	Current Rates	Renewal Rates
[case number xxxxx]	[\$26.55*]	[\$28.85*]

\*Please note the administration fee of [\$2.50], billed monthly, is not included in the above premium.

Your current dental coverage with MNL will remain effective through [insured's renewal date in 2017] contingent on payment of premium. If you wish to change your method of payment or discontinue your coverage, please contact us immediately. If you have any questions regarding your association membership please contact Communicating For America Inc. at 800-432-3276.

Thank you for the opportunity to be of service. We appreciate your business very much. If you have any questions, please contact your broker or us at [1-800-228-6790].

Sincerely,

Ebix Health Administration Exchange, Inc.

cc: [Producer Name], [Producer Name]



[www.madisonlife.com](http://www.madisonlife.com)

January 1, 2016

**RE: Madison National Life Insurance Company, Inc.**  
NAIC Company Number: 65781  
NAIC Group Number: 0450  
FEIN Number: 39-0990296

#### **AUTHORIZATION STATEMENT**

Madison National Life Insurance Company, Inc. ("MNL") hereby authorizes IHC Carrier Solutions, Inc. (Member of the IHC Group) to represent us in the submission of accident and health insurance forms and rates and to negotiate with the Department for their approval.

Sincerely,



Loan Nisser  
Secretary